

## CHAPTER 13 PLAN

Case No.: **12-80289**

Debtor(s): **Reburn Lelton Miller** SS#: **xxx-xx-4343** Net Monthly Earnings: **557.79**  
**Cynthia Jan Miller** SS#: **xxx-xx-1735** Number of Dependents: **0**

## I. Plan Payments:

( ) Debtor(s) propose to pay direct a total of \$ \_\_\_\_\_ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly into the plan; or

( **X** ) Payroll deduction Order: To **Cullman County Commission on Education** for  
 \$ **567.13** ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly.

Length of plan is **36** months, and the total amount of debt to be distributed by the Trustee is \$ **20,416.68**.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
<b>-NONE-</b>			

B. Total Attorney Fee: \$ **2,700.00** ; **\$975.00** paid pre-petition; remainder to be paid as it becomes available.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
<b>Citi Mortgage</b>	<b>\$191,176.01</b>	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor <b>\$1300.00</b>	<b>February 2012</b>	<b>\$11,126.00</b>	<b>7</b>	<b>0.00%</b>	<b>\$309.06</b>

## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
<b>Badcock Home</b>	<b>\$13.00</b>	<b>\$1,221.21</b>	<b>\$1221.21</b>	<b>\$0.00</b>	<b>Charge off Account</b>	<b>5.25%</b>	<b>\$25.44</b>	Upon conf
<b>Eva Bank</b>	<b>\$13.00</b>	<b>\$1,294.65</b>	<b>\$1,294.95</b>	<b>\$0.00</b>	<b>2005 Chevrolet Malibu 150 K miles</b>	<b>5.25%</b>	<b>\$39.39</b>	Upon conf

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
<b>-NONE-</b>				

## IV. Special Provisions:

- ☐ This is an original plan.  
☒ This is an amended plan replacing plan dated **January 30, 2012**.  
☒ This plan proposes to pay unsecured creditors approximately **40** %.  
☐ Other Provisions:

1. Debtors proposes to pay directly the student loan owed to Direct Loans of \$57.00.

Name/Address/Telephone/Attorney for Debtor (s)

Date **April 13, 2012**

**Mark E. Johnson**

**123 North Main Street  
Arab, AL 35016**

Telephone # **256.586.2900**

**/s/ Reburn Lelton Miller**

**Reburn Lelton Miller**

Signature of Debtor

**/s/ Cynthia Jan Miller**

**Cynthia Jan Miller**

Signature of Debtor